

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Daniel Ahles  
Appl. No. : 10/041,765  
Filed : January 7, 2002  
For : SYSTEMS AND METHODS FOR  
SELECTIVE USE OF RISK  
MODELS TO PREDICT  
FINANCIAL RISK  
Examiner : Debra F. Charles  
Group Art Unit : October 10, 2006

I hereby certify that this correspondence  
and all marked attachments are being  
transmitted via EFS Web.



James W. Chang, Reg. No. 52,718

**RESPONSE TO OFFICE ACTION MAILED OCTOBER 10, 2006****Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed October 10, 2006, please amend the above-identified Application as follows.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.